

FILED  
10/16/23 10:21 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Case No. 20-23307 GLT
	)	Chapter 13
Grover C. Halsel, III	)	Docket No.
Roni Halsel,	)	
<i>Debtor(s)</i>	)	
	)	
	)	
Grover C. Halsel, III	)	
Roni Halsel,	)	Related to Docket No. 68
<i>Movant(s)</i>	)	
	)	
vs.	)	
	)	
Ronda J. Winnecour, Esq., Trustee,	)	
<i>Respondent(s)</i>	)	

**CONSENT ORDER APPROVING DEBTORS TO FINANCE A NEW OR USED  
VEHICLE**

AND NOW, to wit, this \_\_\_ 16th Day of October \_\_\_, 2023, it is  
hereby ORDERED, ADJUDGED, and DECREED, that:

1. The Debtors are approved to obtain a loan for no more than \$25,000.00, with a monthly payment of no more than \$450.00 and an interest rate of no more than 21% to be used to purchase a new or used motor vehicle or incur a new vehicle lease;
2. The Debtors need to replace their 2012 Hyundai Elantra, which was totaled;
3. The vehicle must be purchased within 60 days of the date of this order;
4. Within 15 days of the financing of the motor vehicle:
  - a. The Debtors will file a report of financing
  - b. The Debtors do not have prearranged vehicle financing. The Debtors will file an adequate protection order providing for the expedient start of payments for the new vehicle loan which will authorize the chapter 13 trustee to begin the distribution of adequate protection payments by the Trustee during the next distribution cycle practicable and each monthly cycle thereafter pending confirmation of the pending plan;
  - c. The Debtors shall file an amended Chapter 13 Plan, which includes the new vehicle loan, within 10 days after the vehicle has been purchased.

5. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

  
\_\_\_\_\_  
Gregory J. Maddonio, Chief Judge  
United States Bankruptcy Court

/s/Kate DeSimone  
Counsel for the Chapter 13 Trustee

/s/ Kenneth Steidl  
Kenneth Steidl, Esquire  
Attorney for the Debtor

In re:  
Grover C. Halsel, III  
Roni Halsel  
Debtors

Case No. 20-23307-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 16, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Grover C. Halsel, III, Roni Halsel, 314 East Elizabeth Street, Pittsburgh, PA 15207-1637

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Trustee of CIM Trust 2020-R1 bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Jill Locnikar	on behalf of Creditor United States of America Social Security Administration jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Kenneth Steidl	on behalf of Debtor Grover C. Halsel III julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

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Kenneth Steidl

on behalf of Joint Debtor Roni Halsel julie.steidl@steidl-steinberg.com  
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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10